

**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE DISTRICT OF ARIZONA**

In re: )  
 )  
Potential Dynamix LLC )  
 )  
 )  
 )  
 )  
 )  
Debtor )  
 )  
 )

CASE NO. 2:11-bk-28944-DPC

**BUSINESS AND INDUSTRY**  
**MONTHLY OPERATING REPORT**

MONTH OF Jun-21

DATE PETITION FILED: 10/13/2011


TAX PAYER ID NO. : 56-2571201

Nature of Debtor's Business: Internet Retail Sales

DATE DISCLOSURE STATEMENT FILED 3/12/2013 TO BE FILED N/A

DATE PLAN OF REORGANIZATION FILED 3/12/2013 TO BE FILED N/A

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOLLOWING MONTHLY OPERATING REPORT AND  
THE ACCOMPANYING ATTACHMENTS ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

**RESPONSIBLE PARTY:** 

\_\_\_\_\_  
ORIGINAL SIGNATURE OF RESPONSIBLE PARTY

Timothy H. Shaffer  
\_\_\_\_\_  
PRINTED NAME OF RESPONSIBLE PARTY

\_\_\_\_\_  
Chapter 11 Trustee  
TITLE

7/13/2021  
\_\_\_\_\_  
DATE

**PREPARER:** 

\_\_\_\_\_  
ORIGINAL SIGNATURE OF PREPARER

Timothy H. Shaffer  
\_\_\_\_\_  
PRINTED NAME OF PREPARER

\_\_\_\_\_  
Chapter 11 Trustee  
TITLE

7/13/2021  
\_\_\_\_\_  
DATE

**PERSON TO CONTACT REGARDING THIS REPORT:** \_\_\_\_\_

PHONE NUMBER: 602-469-5147

ADDRESS: 8400 N Via Linda, Scottsdale, AZ

FILE ORIGINAL REPORT ELECTRONICALLY WITH THE COURT, FILE PAPER COPY WITH U.S. TRUSTEE'S OFFICE

Case Number: 2:11-bk-28944-DPC

## CURRENT MONTH'S RECEIPTS AND DISBURSEMENTS

	BANK ACCOUNTS			Total
	Alliance Bank	Wells Fargo	Alliance Bank	
	DIP Ending 5614	DIP Ck 1617	DIP 5978	

	CLOSED	CLOSED		
Balance at Beginning of Period			\$580.61	\$580.61

RECEIPTS				
Cash Sales				
Accounts Receivable				
Loans and Advances				
Sale of Assets				
Transfers from Other DIP Accounts				
Other (attach list) Bank Fees Adjusted			\$0.02	\$0.02
<b>TOTAL RECEIPTS</b>			\$0.02	\$0.02

DISBURSEMENTS				
Business - Ordinary Operations				
Capitol Improvements				
Pre-Petition Debt				
Transfers to Other DIP Accounts				
Other (attach list)				
Bank Fees Adjustment				
<b>Reorganization Expenses:</b>				
Attorney Fees				
Accountant Fees				
Other Professional Fees (Bond)				
U. S. Trustee Quarterly Fee				
Court Costs				
<b>TOTAL DISBURSEMENTS</b>	-			

<b>Balance at End of Month</b>	-		\$580.63	\$580.63
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\*Information provided above should reconcile with balance sheet and income statement amounts

DISBURSEMENTS FOR CALCULATING QUARTERLY FEES:	
Total Disbursements From Above	-
<b>Less:</b> Transfers to Other DIP Accounts	
<b>Plus:</b> Estate Disbursements Made by Outside Sources (payments from escrow; 2-party check; etc.)**	
Total Disbursements for Calculating Quarterly Fees	-

\*\*Rent paid by Trustee

**Potential Dynamix LLC**  
**Profit Loss**

	June 2021	May 2021	Apr 2021
<b>Ordinary Income/Expense</b>			
Income			
4500000 · Inventory Handling Services	0.00	0.00	0.00
4600000 · Merchandise Sales	0.00	0.00	0.00
<b>Total Income</b>	0.00	0.00	0.00
Cost of Goods Sold			
5210000 · Amazon Fees	0.00	0.00	0.00
5210500 · Amazon Transportation	0.00	0.00	0.00
5210500 · Amazon Transportation	0.00	0.00	0.00
5000000 · Other Internet Reseller Fees	0.00	0.00	0.00
5010000 · Cost of Product	0.00	0.00	0.00
501900 · Inventory Adjustment -Suppliers	0.00	0.00	0.00
5020000 · Cost of Freight-In	0.00	0.00	0.00
5022000 · Freight Out - Direct	0.00	0.00	0.00
<b>Total COGS</b>	0.00	0.00	0.00
<b>Gross Profit</b>	0.00	0.00	0.00
Expense			
6030000 · Payroll	0.00	0.00	0.00
6045000 · Employment Expenses	0.00	0.00	0.00
6070000 · Outside Services - Labor/Packaging	0.00	0.00	0.00
6070400 · Outside Services -Vendor Return	0.00	0.00	0.00
6070300 · Outside Services - Storage	0.00	0.00	0.00
6070500 · Outside Services - Fulfillment	0.00	0.00	0.00
6090000 · Packaging Supplies	0.00	0.00	0.00
6100000 · Rent Expense	0.00	0.00	0.00
6170000 · Computer and Internet Expenses	0.00	0.00	0.00
6200000 · Professional Fees	0.00	0.00	0.00
6300000 · Insurance Expense	0.00	0.00	0.00
6340000 · Interest Expense	0.00	0.00	0.00
6345000 · Depreciation Expense	0.00	0.00	0.00
6400000 · Office Supplies	0.00	0.00	0.00
6425000 · Supplies & Equipment	0.00	0.00	0.00
6430000 · Automobile Expense	0.00	0.00	0.00
6440000 · Dues & Subscriptions	0.00	0.00	0.00
6490000 · Travel	0.00	0.00	0.00
6494001 · Gifts	0.00	0.00	0.00
6495001 · Trade Shows/Seminars	0.00	0.00	0.00
6496001 · Security	0.00	0.00	0.00
6550000 · Licenses-Fees	0.00	0.00	0.00
6560000 · Taxes	0.00	0.00	0.00
6500000 · Utilities	0.00	0.00	0.00
6600000 · Janitorial Expense	0.00	0.00	0.00
6800000 · Telephone Expense	0.00	0.00	0.00
6900000 · Software & Programs	0.00	0.00	0.00
7100000 · Repairs and Maintenance	0.00	0.00	0.00
7200000 · Advertising and Promotion	0.00	0.00	0.00
7210000 · Vendor/Customer Relations	0.00	0.00	0.00
7300000 · Meals & Entertainment - Local	0.00	0.00	0.00
7500000 · Bank Charges	0.00	0.00	0.00
7600000 · Service Charges	0.00	0.00	0.00
7700000 · Amort. - Loan Origination Fees	0.00	0.00	0.00
7800000 · Uncollectible/Bad Debt	0.00	0.00	0.00
<b>Total Expense</b>	0.00	0.00	0.00

**Potential Dynamix LLC**  
**Profit Loss**

	<u>June 2021</u>	<u>May 2021</u>	<u>Apr 2021</u>
Net Ordinary Income	0.00	0.00	0.00
Other Income/Expense			
Other Income			
9020000 · Interest Income	0.02	0.03	0.02
9000000 · Other Income- Bank Fee Adjustment	0.00	0.00	0.00
Total Other Income	<u>0.02</u>	<u>0.03</u>	<u>0.02</u>
Other Expense			
8000020 · Moving Expenses	0.00	0.00	0.00
Other Expense	0.00	0.00	0.00
9000030 · Bankruptcy Related Legal Fees	0.00	0.00	0.00
9000010 · Bankruptcy Ch 11 trustee	0.00	0.00	0.00
9000011 · Trustee Fees	0.00	0.00	0.00
Total Other Expense	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Net Other Income	<u>0.02</u>	<u>0.03</u>	<u>0.02</u>

# Potential Dynamix LLC

## Balance Sheet

	Schedule Amount	June 30, 2021	May 31, 2021
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
1000003 · Wells Fargo Svngs 8242	0.00	0.00	0.00
1000001 · BofA D-I-P 2055	0.00	0.00	0.00
1000002 · Wells Fargo Chking 1617	0.00	0.00	0.00
1100100 · Petty Cash	0.00	0.00	0.00
1180000 · PayPal	0.00	0.00	0.00
1120000 · Chase Checking 3960 - CLOSED	153.12	0.00	0.00
1150000 · Bank of America 9343 - CLOSED	156.59	0.00	0.00
Alliance Bank - Trustee Acct Chkg Closed	0.00	0.00	0.00
Alliance Bank - Trustee Acct Saving	0.00	580.63	580.61
<b>Total Checking/Savings</b>	309.71	580.63	580.61
<b>Accounts Receivable</b>			
1200000 · Accounts Receivable	0.00	0.00	0.00
<b>Total Accounts Receivable</b>	0.00	0.00	0.00
<b>Other Current Assets</b>			
1300000 · Deposits	0.00	0.00	0.00
1350000 · Prepaid Expenses	24,402.62	0.00	0.00
1400000 · Inventory Asset, net of Reserve	584,349.57	0.00	0.00
1400001 · Inventory - Packing Overhead	137,651.04	0.00	0.00
1410000 · Factor Reserved Cash	-33,435.24	0.00	0.00
1450000 · Shareholder Advances	89,892.76	14,892.76	14,892.76
1460000 · Travel Advance	0.00	0.00	0.00
<b>Total Other Current Assets</b>	802,860.75	14,892.76	14,892.76
<b>Total Current Assets</b>	803,170.46	15,473.39	15,473.37
<b>Fixed Assets</b>			
1500000 · Furniture and Fixtures	9,650.00	0.00	0.00
1510000 · Vehicles	22,607.44	0.00	0.00
1520000 · Computer Equipment	68,263.19	0.00	0.00
1530000 · Office Equipment	18,757.43	0.00	0.00
1540000 · Warehouse/Branding Equipment	620.00	0.00	0.00
1550000 · Software Development	57,700.00	0.00	0.00
1590000 · Leasehold Improvements	11,852.63	0.00	0.00
<b>1700000 · Accumulated Depreciation</b>	-64,834.03	0.00	0.00
<b>Total Fixed Assets</b>	124,616.66	0.00	0.00
<b>Other Assets</b>			
1930000 · Loan Origination Fees	15,625.00		
1970000 · Security Deposits Asset	8,958.13	0.00	0.00

# Potential Dynamix LLC

## Balance Sheet

	Schedule Amount	June 30, 2021	May 31, 2021
Total Other Assets	24,583.13	0.00	0.00
<b>TOTAL ASSETS</b>	<b>952,370.25</b>	<b>15,473.39</b>	<b>15,473.37</b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Liabilities</b>			
<b>Current Liabilities</b>			
<b>Accounts Payable</b>			
2000000 · Accounts Payable	8,381,174.04	8,935,434.52	8,935,434.52
<b>Total Accounts Payable</b>	<b>8,381,174.04</b>	<b>8,935,434.52</b>	<b>8,935,434.52</b>
<b>Credit Cards</b>			
2090000 · American Express CC-12008	206,123.79	206,123.79	206,123.79
2100000 · American Express CC 81000	5,662.33	5,509.35	5,509.35
2110000 · Bank of America CC 4003	30,331.41	31,084.52	31,084.52
2120000 · Chase MC CC 4538	41,047.81	40,868.70	40,868.70
2130000 · American Express CC-21004	4,055.97	4,055.97	4,055.97
2140000 · BofA Visa 0579 - CLOSED	0.00	0.00	0.00
2150000 · Sam's Discover CC	22,004.88	20,414.09	20,414.09
<b>Total Credit Cards</b>	<b>309,226.19</b>	<b>308,056.42</b>	<b>308,056.42</b>
<b>Other Current Liabilities</b>			
2561000 · Accrued Payroll	0.00		
2220000 · Factor Advance	55,214.65		
2223000 · TAB Inventory Loan	553,741.72		
2550000 · Sales Tax Payable	3,569.27		
2560000 · Payroll Taxes Payable	0.00		
2600000 · Accrued Liabilities	11,941.61	187,368.02	187,368.02
2611000 · Accrued Interest	3,681.28		
2650000 · Vehicle Loans - Current	580.77	0.00	0.00
<b>Total Other Current Liabilities</b>	<b>628,729.30</b>	<b>187,368.02</b>	<b>187,368.02</b>
<b>Total Current Liabilities</b>	<b>9,319,129.53</b>	<b>9,430,858.96</b>	<b>9,430,858.96</b>
<b>Long Term Liabilities</b>			
2852000 · LT Portion of Ally Van Loan	12,279.70		
<b>Total Long Term Liabilities</b>	<b>12,279.70</b>	<b>9,430,858.96</b>	<b>9,430,858.96</b>
<b>Total Liabilities</b>	<b>9,331,409.23</b>	<b>9,430,858.96</b>	<b>9,430,858.96</b>
<b>Equity</b>			
3005000 · Additional Paid In Capital	15,114.41	15,114.41	15,114.41
3010000 · Capital Stock	100.00	100.00	100.00
3200000 · Retained Earnings	-9,429,557.23	-9,430,600.00	-9,430,600.03
Net Income	-5,116,579.04	0.02	0.03
<b>Total Equity</b>	<b>-8,379,038.98</b>	<b>-9,415,385.57</b>	<b>-9,415,385.59</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>952,370.25</b>	<b>15,473.39</b>	<b>15,473.37</b>

**STATUS OF ASSETS**

\*Information provided on this page should reconcile with balance sheet amounts

ACCOUNTS RECEIVABLE	TOTAL	0-30 Days	31-60 Days	60+ Days
Total Accounts Receivable	0.00	0	0	0
Less Amount Considered Uncollectible	0	0	0.00	0
Net Accounts Receivable	0	0	0.00	0

DUE FROM INSIDER		
Schedule Amount	\$89,892.76	
Plus: Amount Loaned Since Filing Date	\$0.00	
Less: Amount Collected Since Filing Date	\$89,892.76	*Earned
Less: Amount Considered Uncollectible	\$0.00	
Net Due From Insiders	\$0.00	

INVENTORY		Total Consignment Inventory:
Beginning Inventory	\$79,669.24	\$0
Plus: Purchases	\$0.00	
Less: Cost of Goods Sold	(\$79,669.24)	Property Held at Amazon for Benefit of Third Party Sellers:
Ending Inventory before Reserve	\$0.00	\$0

Date Last Inventory was taken: \_\_\_\_\_

FIXED ASSETS	SCHEDULE AMOUNT	ADDITIONS	DELETIONS	CURRENT AMOUNT
Real Property				
Buildings				
Accumulated Depreciation				
Net Buildings				
Equipment	87640.62			0
Accumulated Depreciation	-87640.62	0		0
Net Equipment	0			0
Autos/Vehicles	22607.44			0
Accumulated Depreciation	-22607.44	0		0
Net Autos/Vehicles	0			0

Provide a description of fixed assets added or deleted during the reporting period; include the date of Court order:

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## STATUS OF LIABILITIES AND SENSITIVE PAYMENTS

\*Information provided on this page should reconcile with balance sheet and disbursement detail amounts

POST-PETITION LIABILITIES	TOTAL	0-30 Days	31-60 Days	61-90 Days	91+ Days
Accounts Payable *	\$85,150.14	\$0.00	\$0.00	\$0.00	\$85,150.14
Taxes Payable	\$0.00				
Notes Payable	\$0.00				
Professional Fees Payable	\$0.00				
Secured Debt	\$0.00				
Other (attach list)	\$186,722.84	\$0.00	\$0.00	\$0.00	\$186,722.84
<b>Total Post-Petition Liabilities</b>	<b>\$271,872.98</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$271,872.98</b>

\*DEBTOR MUST ATTACH AN AGED ACCOUNTS PAYABLE LISTING

### PAYMENTS TO INSIDERS AND PROFESSIONALS

Insiders			
Name	Reason for Payment	Amount Paid this Month	Total Paid to Date
Dan Bellino	Payroll	\$0.00	\$224,507.74
<b>Total Payments to Insiders</b>			

Professionals				
Name	Date of Court Order Authorizing Payment	Amount Approved	Amount Paid this Month	Total Paid to Date
<b>Total Payments to Professionals</b>			\$0.00	



**QUESTIONNAIRE**

	YES	NO
Have any funds been disbursed from any accounts other than a Debtor-in-Possession account?		X
Are any post-petition receivables (accounts, notes or loans) due from related parties?		X
Are any wages past due?		X
Are any U. S. Trustee quarterly fees delinquent?	X	

Provide a detailed explanation of any "YES" answers to the above questions: (attach additional sheets if needed)

Debtor is not operating and pursuing litigation. It has insufficient funds to pay US Trustee Fees. However, it is anticipated that it have sufficient funds upon resolution of litigation.

Current number of employees: 0

**INSURANCE**

Carrier & Policy Number	Type of Policy	Period Covered	Payment Amount & Frequency

**What steps have been taken to remedy the problems which brought on the chapter 11 filing?**

Company has ceased operations and is pursuing claims.

**Identify any matters that are delaying the filing of a plan of reorganization:**

Litigation relating to Stay Violations, damages, and Missing Inventory Claims

Trial argued in mid February, 2021. Final Briefing submitted in April, 2021. Awaiting Decision.

Case No. 2:11-bk-28944-DPC

## DISBURSEMENT DETAIL

**Month:** June, 2021

**Account #** 5978

**Bank Name** Alliance Savings

[illegible]

## DISBURSEMENT DETAIL CONTINUATION SHEET

Month: June, 2021  
Account # 5978

**Bank Name** Alliance Savings

[illegible]

Case No. 2:11-bk-28944-DPC

## RECEIPT DETAIL

Month: June, 2021  
Account # 5978

**Bank Name** Alliance Savings

[illegible]

# Alliance Bank

OF ARIZONA

Alliance Bank of Arizona, a division of Western Alliance Bank.  
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

POTENTIAL DYNAMIX LLC  
CHAPTER 11 DIP CASE#2-11-BK-28944-CGC  
TIMOTHY H SHAFFER TRUSTEE  
6929 N HAYDEN RD STE C4-402  
SCOTTSDALE AZ 85250-7258

Last statement: May 31, 2021  
This statement: June 30, 2021  
Total days in statement period: 30

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( 0)

Direct inquiries to:  
877-273-2265

Alliance Bank Of Arizona  
2701 E Camelback Road Ste 110  
Phoenix AZ 85016

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**EFFECTIVE AUGUST 1, 2021 THE EXCESS WITHDRAWAL FEE LIMITS WILL CHANGE ON MONEY MARKET ACCOUNTS AND APPLY TO ALL WITHDRAWALS OVER THE LIMIT OF 6 PER MONTHLY CYCLE. WITHDRAWALS AND TRANSFERS MADE AT ATMS WILL BE EXEMPT FROM THIS LIMITATION. THE FEE WILL REMAIN AT \$25.00 PER TRANSACTION OVER THE LIMIT. IF YOU HAVE QUESTIONS PLEASE CONTACT YOUR BRANCH OR CLIENT CARE AT 602-995-2265.**

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## Business Money Market

Account number	XXXXXX5978	Beginning balance	\$580.61
Low balance	\$580.61	Total additions	.02
Average balance	\$580.61	Total subtractions	0.00
Avg collected balance	\$580	Ending balance	\$580.63
Interest paid year to date	\$0.14		

### CREDITS

Date	Description	Additions
06-30	' Interest Credit	.02

### DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
05-31	580.61	06-30	580.63		

### INTEREST INFORMATION

Annual percentage yield earned	0.04%
Interest-bearing days	30
Average balance for APY	\$580.61
Interest earned	\$0.02

POTENTIAL DYNAMIX LLC  
June 30, 2021

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**OVERDRAFT/RETURN ITEM FEES**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

*Thank you for banking with Alliance Bank Of Arizona*

**To Reconcile Your Checking Account:**

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An \* on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING						\$	
						TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

**IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT**

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write us at One E Washington Street, Suite 100, Phoenix, AZ 85004, telephone us at (877) 273-2265 or E-mail us at [inquiries@alliancebankofarizona.com](mailto:inquiries@alliancebankofarizona.com) as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED**

**Revolving Lines of Credit-** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

**The Annual Percentage Rate and Daily Periodic Rate may vary.**

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT**

If you think there is an error on your statement, write to us at: Western Alliance Bank, 2701 E. Camelback Rd. Suite 110, Phoenix, AZ 85016

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**NOTICE OF FURNISHING NEGATIVE INFORMATION-** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**DIRECT DEPOSITS-** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (877) 273-2265 to find out if the deposit has been made.

